

**Table I.D.2(2009) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,474	2,986	3,767	4,124	3,921	3,242	3,630	3,445
Industry group **								
Agric., fish., forest.	2,369	.	.	.	.	.	1,738	2,816
Mining and manufacturing	2,947	2,236	3,026	3,369	3,326	2,732	3,133	2,927
Construction	3,545	2,560	3,943	4,279	3,579	2,842	3,410	3,678
Utilities and transp.	3,191	2,756	3,588	3,597	3,886	3,070	3,449	3,172
Wholesale trade	3,256	2,992	2,864	3,750	3,917	2,840	3,354	3,233
Fin. svcs. and real estate	3,490	4,254	4,152	4,539	4,013	3,207	4,504	3,368
Retail trade	3,608	3,168	4,090	5,489	4,424	3,296	4,226	3,502
Professional services	3,552	3,161	4,097	4,406	4,269	3,183	3,862	3,499
Other services	4,233	2,825	3,893	4,165	4,182	4,478	3,393	4,437
Ownership								
For profit, incorporated	3,431	3,028	3,861	4,150	3,928	3,163	3,717	3,378
For profit, unincorporated	3,897	3,294	3,796	4,606	4,297	3,730	3,721	3,945
Nonprofit	3,350	1,825	2,724	3,441	3,670	3,308	2,684	3,421
Age of firm								
Less than 5 years	3,989	3,322	3,971	5,115	4,334	3,336*	3,891	4,091
5-9 years	4,115	2,653	4,090	4,531	5,105	3,910	3,673	4,498
10-19 years	4,054	3,426	3,990	4,264	4,615	3,803	3,710	4,263
20 or more years	3,353	2,773	3,554	3,959	3,709	3,199	3,546	3,331
Multi/single status								
2 or more locations	3,345	2,561	3,832	4,218	3,953	3,207	4,195	3,332
1 location only	3,802	2,990	3,762	4,101	3,877	4,507	3,587	4,029
Percent full-time employees								
Less than 25%	3,473	2,317*	4,007	3,670	3,750	3,702	2,927	3,743
25-49 %	3,565	2,423	2,071	5,431	4,516	3,231	2,776	3,732
50-74 %	3,587	3,313	3,764	4,337	3,828	3,491	3,660	3,575
75% or more	3,457	2,987	3,825	4,084	3,906	3,202	3,673	3,417
Union presence								
No union employees	3,813	3,164	3,866	4,363	4,219	3,556	3,793	3,818
Has union employees	2,586	1,112*	2,633	2,262	2,505	2,649	1,923	2,629
Unknown	3,359	1,319*	6,100	4,349	3,073	3,347	4,356	3,339
Percent low wage employees								
50% or more low wage	3,564	2,420	3,304	4,909	4,374	3,347	3,151	3,620
Less than 50% low wage	3,461	3,070	3,807	4,060	3,865	3,225	3,679	3,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.60	115.77	139.21	94.16	51.63	68.38	60.11	57.12
Industry group **								
Agric., fish., forest.	228.16	.	.	.	.	.	433.45	251.05
Mining and manufacturing	63.15	400.23	251.32	209.15	175.29	89.22	218.84	54.95
Construction	192.50	270.28	476.59	393.08	677.10	261.64	179.77	366.81
Utilities and transp.	236.36	486.52	974.74	650.24	388.98	295.73	571.49	261.16
Wholesale trade	112.62	536.48	622.61	251.03	120.27	175.97	248.84	129.45
Fin. svcs. and real estate	84.22	451.90	843.84	281.18	270.81	102.86	184.47	76.56
Retail trade	115.44	576.98	409.88	352.82	520.24	106.28	273.79	103.75
Professional services	81.02	242.46	391.96	176.31	198.93	109.48	189.96	109.17
Other services	133.04	357.04	353.06	259.49	175.16	199.40	112.83	160.64
Ownership								
For profit, incorporated	48.38	136.63	207.39	120.38	123.35	66.00	94.00	61.24
For profit, unincorporated	188.72	175.75	376.90	318.75	423.61	323.85	254.69	265.82
Nonprofit	132.42	279.46	443.93	164.43	160.84	202.26	268.03	144.64
Age of firm								
Less than 5 years	272.35	469.96	432.15	562.61	708.53	1,013.81 *	400.54	338.04
5-9 years	237.51	441.81	299.43	302.56	479.10	570.84	242.27	376.62
10-19 years	102.54	253.54	287.99	178.00	233.04	216.99	177.41	205.23
20 or more years	48.53	220.05	297.32	111.15	81.35	73.53	97.70	58.24
Multi/single status								
2 or more locations	60.76	523.35	459.23	191.77	90.38	70.06	255.59	61.01
1 location only	52.61	114.32	140.91	86.36	163.32	530.93	61.59	119.83
Percent full-time employees								
Less than 25%	290.04	781.60 *	814.11	553.87	348.16	221.04	587.03	201.97
25-49 %	233.09	558.27	419.56	527.95	395.53	260.75	291.55	293.67
50-74 %	125.33	403.71	510.92	441.46	314.53	195.81	267.56	167.50
75% or more	51.68	144.47	140.74	110.04	62.59	74.46	61.97	64.42
Union presence								
No union employees	39.06	112.98	132.24	95.06	68.71	74.74	65.54	58.35
Has union employees	102.35	744.79 *	749.81	295.49	285.90	95.12	456.03	107.25
Unknown	99.12	898.54 *	961.56	789.92	439.20	106.09	398.79	102.34
Percent low wage employees								
50% or more low wage	121.24	339.41	244.70	326.32	232.22	168.26	154.22	130.20
Less than 50% low wage	42.47	137.12	148.09	91.78	55.62	67.17	74.13	57.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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